Case 08-27461 Doc 1 Filed 10/13/08 Entered 10/13/08 17:46:55 Desc Main Document Page 1 of 7

B1 (Official	Form 1)(1/	08)				Joannoi		ago = c	,, ,			
United States Bankruptcy C Northern District of Illinois						ourt			Voluntary Petition			
	ebtor (if ind IcCoy, So		er Last, First	, Middle):			Name	e of Joint D	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					IN Last to	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)						
xxx-xx-7966 Street Address of Debtor (No. and Street, City, and State): 336 W. Marquette, #2E Chicago, IL							Street Address of Joint Debtor (No. and Street, City, and State):					
					Г	ZIP Code 60621	;					ZIP Code
County of Residence or of the Principal Place of Business: Cook					Coun	County of Residence or of the Principal Place of Business:						
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from st	treet address):
					_	ZIP Code	:					ZIP Code
T 4' C	Duin ain al A		D.l.t.									
Location of (if different				ſ								
		Debtor				of Business	š		-			e Under Which
		rganization) one box)		П неа	Checl) Ith Care Bu	c one box)		■ Chan		Petition is F	iled (Chec	ck one box)
T., 4114			>	Sing	gle Asset R	eal Estate as	s defined	Chapt		□ C	hapter 15	Petition for Recognition
	ıal (includes <i>ibit D on pa</i>		,	in 1	1 U.S.C. §	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding				
	tion (include		•	☐ Stoo	ckbroker			☐ Chapter 12 ☐ Chapter 13				Petition for Recognition n Nonmain Proceeding
☐ Partners	hip				nmodity Br aring Bank	oker		П Спар	15		u i oreign	Tronman Trocceding
	f debtor is not s box and stat			Oth							e of Debts	
check this	s oox and stat	e type of end	ny below.)			mpt Entity		■ Debts	are primarily co		k one box)	☐ Debts are primarily
			und	tor is a tax- er Title 26	exempt orgof the Unite	anization d States	zation defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for					
		Filing F	ee (Check o	ne box)				k one box:		Chapter 11		
	ng Fee attac											in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					tor Chec	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed						
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must					Chec	to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes:						
attach signed application for the court's consideration. See Official Form 3B.					 ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). 							
Statistical/A				C 1:	1	,	11.			THIS	S SPACE IS	S FOR COURT USE ONLY
■ Debtor e	estimates tha	it, after any	be available exempt prop for distribut	erty is ex	cluded and	administrat		es paid,				
Estimated N	_	_		_						1		
1- 49	□ 50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A			-			-				1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 7	Page 2		
Voluntar	y Petition	Name of Debtor(s): Doyle-McCoy, Scorpia A.			
(This page mu	st be completed and filed in every case)	Doyle modely, edelpia 74			
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, att	tach additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor is an in	Exhibit B dividual whose debts are primarily consumer debts.)		
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X /s/ Ernesto D. Borges, Jr. October 13, 2008 Signature of Attorney for Debtor(s) (Date)			
		Ernesto D. Borges, Jr. 6189298			
	Exh	<u>l</u> ibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and iden	ntifiable harm to public health or safety?		
	Exh	ibit D			
_	leted by every individual debtor. If a joint petition is filed, ea	•	attach a separate Exhibit D.)		
	D completed and signed by the debtor is attached and made	a part of this petition.			
If this is a joi	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	_			
_	(Check any ap		1 1 2 1 2 1 2		
■.	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pe	ending in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a de	efendant in an action or		
	Certification by a Debtor Who Reside		Property		
_	(Check all app Landlord has a judgment against the debtor for possession		necked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Name of famous a final southern judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rice to the judgment				
_	Debtor has included in this petition the deposit with the coafter the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 3	62(1)).		

Signatures

B1 (Official Form 1)(1/08)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Doyle-McCoy, Scorpia A.

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debt

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Scorpia A. Doyle-McCoy

Signature of Debtor Scorpia A. Doyle-McCoy

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 13, 2008

Date

Signature of Attorney*

X /s/ Ernesto D. Borges, Jr.

Signature of Attorney for Debtor(s)

Ernesto D. Borges, Jr. 6189298

Printed Name of Attorney for Debtor(s)

The Law Offices of Ernesto D, Borges, Jr. P.C.

Firm Name

105 West Madison 23rd Floor Chicago, IL 60602

Address

Email: notice@borgeslaw.com

312/853-0200 Fax: 312/853-3130

Telephone Number

October 13, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Scorpia A. Doyle-McCoy		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Scorpia A. Doyle-McCoy Scorpia A. Doyle-McCoy
Date: October 13, 2008

Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121

Activecoll P.o. Box 80370 Portland, OR 97280

Afni, Inc. Attn: DP Recovery Support Po Box 3427 Bloomington, IL 61702

Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426

Bureau Of Collection R 7575 Corporate Way Eden Prairie, MN 55344

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Encore Receivable Mana 400 N Rogers Rd Olathe, KS 66062

First Bk Of De/contine 1000 Rock Run Parkway Wilmington, DE 19801

H&f Law 33 N Lasalle Chicago, IL 60602

J J Marshall & Assoc Po Box 182190 Shelby Township, MI 48318 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Professnl Acct Mgmt In Attn: Sabrina Po Box 391 Milwaukee, WI 53201

Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

Trust Rec Sv 541 Otis Bowen Dri Munster, IN 46321

U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19t89 Atlanta, GA 30303